

- ☐ Certification of Default filed by \_\_\_\_\_, creditor,

I am requesting a hearing be scheduled on this matter.

**OR**

- ☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing on this matter.

2. I am objecting to the above for the following reasons (**choose one**)

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto
- ☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**) \_\_\_\_\_

- X☐ Other (**explain your answer**) I will use my tax refund to catch up. I will also file a modified plan.

3. This certification is being made in an effort to resolve the issues raised by **Albert Russo**, the trustee/movant in this motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date: \_\_\_\_\_

/s/ Abraham Howe

Debtor's Signature

Date: \_\_\_\_\_

/s/

Debtor's Signature

**NOTE**

1. This form must be filed with the court and served upon the standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1 (d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an order resolving motion to vacate stay and /or dismiss with conditions) or a Trustee's Certification of Default.

**If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled**